Literature Review

The Maharashtra Co-operative Quarterly – 2010, Banking sector : Inclusion growth of India, R.J. Sabale

It is disheartening to note that nearly half of the rural households even today do not have any access to any source of funds institutional or otherwise. Hardly one fourth of the rural households are associated by banks. Hence the major task before banks is to bring most of those Indian banks and financial market players should actively took at promoting such programs counseling small borrowers.


In this article certified that the concept of Co-op. is totally based on the proverb Unity we stand and divided we fall It is a God made concept because each and every living being on the earth gives us the same teach. We know that Actions speak louder than word’s so the UCB have do there each and every activity with an open eyes.


This article shows that the Urban Co-op. Banks figure among the Vital segments of the banking industry of the country. They essentially cater to the credit needs of persons of small means. Though some VCB have performed creditably in the recent years, a large number of them have shown discernible signs of weakness.

The Maharashtra Co-op. Quarterly–2009, Sowt Analysis In Urban Co-Op, Banks by Hansraj Vishnu Ambawade

This articles explain how the Urban Co-op. banks work under the regulation of Reserve Bank of India and Co-op. department of the state. SWOT analysis is the one of prime and primary steps in strategic management. An analysis of the strengths(s) weaknesses(w), opportunities ® and threats (T) is carried out
In this article apart from presenting the status of our Banking co-operatives problems of capital inadequacy, growing NPAS/lack of professionalism in the management etc are high sand making a few broad suggestions, there are hardly any innovative practices which can be shared with other successful co-op. Urban Banks.

This article certified that there are definitely certain advantages from merger of co-op. banking. There may be few that merger will lead to very large monolithic banks, which would become further inaccessible to the common people.

This article expresses that the credit co-op. movement in North Eastern Region (NGR) of India which initially started with the establishment of Gaonlja Banks in 1912 in Assam At present the eight state Coop. Banks in the region have 237 branches. The objectivies of this paper are to access the growth and structure of co-op. credit societies in the North Eastern Region Of India.

Rao, Krishna and Rao (1990) underfoot a case study of Vijayawada District Central Co-op. Bank in which they studied the factors affecting deposits advances and profits of that bank. They tried to ascertain the extent of the impact of certain important factors on the key financial indicators of the bank under study with the object to identify the strong and weak factors of growth.

Chellani (2008) in a case study analysed the pattern and composition of deposits of Baroda District central co-op. Bank Ltd He found that the share of deposits from individuals in total deposits remained around only 11th till 2000. But it is raised up to 2/5th at the end of the year 2007. He also concluded that the proportion of fixed deposits in total deposits has been around 4/5th.

Singh, V (2008) appraised the financial performance of the Rohtak centeral Co-op. Bank Ltd ( Haryad) He analyzed the deposits advances and profitability position the bank. He found that the aggregate deposits of the bank increased with lowgrowth rate and bank did not make good performance in terms of credit advanced to the beneficiaries.
Misra, B.S. (2009) examines the performance of PACSs and observed that government contribution to the share capital of PACSs is found to be detrimental to their recovery performance. He also observed that growth of membership size in the PACSs is another factor for the detrimental of the recovery performance.

AJRBF, 2012
An Empirical study on the financial performance of selected scheduled URBAN Cooperative Banks in India, A Ramchandran & D SIUA Shahnmuagam

In this article, study mainly focused attention to study the financial performance of Urban Co-op. banks in India. Which were covered under schedule II of RBI Act. In this regard, schedule I of RBI Act consists of SS Urban Co-op. Banks. The researcher aims to analyze the financial performance of 10 Co-op. Banks for sampal study.

Jain 2001, has done a comparative performance analysis of District Central Co-op. Banks of Western India namely Maharashtra Gujarat and Rajastan and found that DCCBs of Rajasthan have performed better in profitability and liquidity as compared to Gujarat and Maharashtra.

Dutta and Basab (2008), suggested that Co-op. Banks should improve their recovery performance adopt new system of computerized monitoring of loans, implement proper poudential norms and organize regular workshops to system in the competitive banking environment.

Amit Basak (2009) in the case study on “performance Approasal of Urban Co-op. Banks. A case study” Figured tat though some UCBs have performed creditably in the recent years a large number of them have shown discerbnible signs of weakness, The operational efficiency is unsatisfactory and characterized by low profitability evergrowing Non performing Assets and relatively low capital base.

Mrs Ratna & K. Nimbalkar (2011), In their study “ A study of NPAS reference to Urban Co-op. Banks focused on Urban Co-op. banks facing keen competition with public sector banks and private sector banks particularly after globalization in 1991. At thje same time these banks are facing the problem of Non performing Assets also.

Shah Deepak (2007) has conducted a case study of Sangli and Buldana District central co-op Banks regarding the financial health of credit Co-operative in Maharashtra and found NPA or over dues as main culprit for deterioration in health of
these banks. The study revealed that both these banks showed a decline in their financial health and economic viability during the late nineties as against the early nineties period.

2011 July, Historical Perspective of Urban Co-op. Banks in India, By Ganasekaqran M Anbalagan

This article based on all over Urban banks Urban Co-op. banks ranked a very significant position in the Indian banking sector, Competent Management is pre requisite for the success of any organisation. At present highly competitive and globalized business environment, there is an urgent need of professional management for the successful controlling and managing the affairs of the urban Co-op banks.

AJRBF, 2011

Urban Co-operative Banks in India Growth & challenges, G.V. Kokkavli

The writer says co-operative movement was started for encouraging and empowering groups of individuals to form society which would take care of the needs of its members. The concept of co-operative banking was enunciated to look after the financial and credit needs of members of such co-operative societies.

JBFSIR, 2011, An Analytical study of productivity And profitability of District central co-operative Banks in Punjab, Gurcharan Sings Sukhmani

In this special article Banks and police are two universal organisations One will find them in every corner of the world Police is to control and maintain social order Banks perform the function of economic police ie they control direct and stimulate economic development If may be inferred that increased business of DCCBs had not been managed professionally.

Gayathri B.R. (2010) reported that the expectations the consumers should be understood and powerful strategies are to be implemented by the banks. The value of services provided should be measured in terms of quantity and quality.

Jeur R.D. (2009) found that the business of Urban Co-operative Bank (UCBs) in India has highly concentrated in the five major states i.e. Maharashtra Gujarat, Karnataka, Andhra Pradesh and Tamilnadu since the incepting of LPG Policy the RBI is continuously imposing stringent norms to UCBs as equal to commercial banks As a result the progress of UCBs has hampered.
Jeur R.D. (2007) noted that the UCBs have also changed the life of Urban & Semi-Urban people. The UCBs helped to improve socio-economic conditions of the Urban community in general & non-agricultural class in particular. UCBs have achieved remarkable progress.

V. Shiovakumar and K. Sundar (2010) observed that every bank needs to be a caretaker of NPA. PSBS priority sector analysis that NPAS in agriculture and SSI sector has been excellently managed while managing NPAs of other sectors of priority category has thrown a fresh challenge to SBI.

A. K. Vasudev Achory (2005) found that the Banking industry is striving to achieve not only economic objectives but also in fulfilling social responsibilities. The promotion of banking is not only socially relevant but it is economically sound as well particularly in the long run because the building of financial infrastructure is an important role of economic growth.

S. Limba Goud (2009) reported that the Indian banking sector experienced a series of reforms through restructuring & downward adjustment of interest rates, statutory prescriptions etc. Examining the credit disbursement of commercial banks to SSI sector. The issue of falling credit to SSI sector during the post-reform period needs to be seen against the high incidence of NPAs of SSI lending.

K. Jayachandra and M.S. Vasu (2003) observed that the proper selection of borrowal accounts, financing viable schemes, extending need-based financing, ensuring proper end-use, proper post-sanction follow up, regular contact with borrowers, regular monitoring of accounts are required for reducing NPAs.

K. Srinivas (2009) found that the Legal framework for mergers and acquisition in India covers the amalgamation of banking companies. This is useful for understanding the legal procedure for mergers and acquisitions in India.

G. Laxman (2006) noted that the seventy percent of Indian population is young; therefore banks need to catch them young. NPAS under this business are under control. Regulatory environment is favorable innovative technology is available which also contribute for success of retail banking. Bank now need to use retail as a growth trigger.

A Prasad and Ch. Panduranga Reddy (2008) found that the Indian Banking sector in India needs to tackle these challenges successfully to keep growing & strengthen the Indian financial system. The opportunities are new business New
Markets to develop new ways of working to improve efficiency & to deliver higher levels of customer service.

Anjali Ganesh and Raghurama (2007) reported that the human capacity needs to be enhanced & enriched through systematically evolved training programmes. Training programmes have to be relevant to the operational reactivities and need of the use systems in the organization.

K.K. Ammannaya (2007) observed that the commercial banking all over the world has undergone lot of changes during the last six decades. The improvement in terms of Net NPAs has been much more impressive. The trend is expected to continue with gross NPAs & Net NPAs further declining in the years to come.

Y.V. Reddy (2005) reported that the progress of Banking reforms are more recently a standing Advisory committee on UCBs has been activated to advise on structural regulatory and supervisory issues relating to UCBs and facilitate the progress of formulating future approaches for this sector.

S.K. Kullkarni (2005) found that the co-operative Banks have contributed significantly not only for their own growth but also to diversification of their activities other than meeting only consumption credit requirements of their members. The important role of Urban banks in financing artisans, small traders, small business, factory workers & retail traders working group & beyond this priority loans to Urban middle classes.

R. Sundararay & A Subbiah (2007) reported that the India lives in villages & her people are predominantly depending upon Agriculture & its allied activities such as dairy sheep rearing, poultry forming & sericulture. The Government has taken various measures to uplift the formers such as entry of co-operative movement in the field of agricultural credit, implemented the recommendations of Banking commission 1972 and All India Rural Credit Survey Committee.